



CHILDREN'S HALLOWEEN PARADE

**4:30 P.M.
Saturday
October 31st**

Please join us for a River Oaks costume parade to kick off the neighborhood trick-or-treating. We will meet in the upper cul-de-sac on Ridge and parade down to the Lower Common Area where surprise treats will be provided for the children. Children are to wear their costumes and bring a flashlight.

In case of rain, the parade will be canceled. Parents, please accompany your children.



CALENDAR OF EVENTS



Saturday, October 31

River Oaks Halloween Parade
4:30 P.M. in Upper Cul-De-Sac

Wednesday, November 4

By-Laws Committee Meeting
7:30 P.M. at the Soelkes'
2S 451 River Oaks Dr.

Thursday, November 19

Monthly Meeting
Board of Directors
7:00 P.M. at the Koenigs'
2S 530 River Oaks Dr.

Board of Directors, River Oaks Improvement Association

*Tom Sinnott, President, 393-2808
Mark Moore, Vice-President, 393-6473
Joe Lanute, Treasurer, 393-6872
Becky Christiansen, Secretary, 393-4946
Paul Koenig, 393-6590
Chris Noffsinger, 393-4388
Kathryn Costlow, 393-9431*

Board Meetings held third Thursday of the month; homeowners are welcome. For letters regarding dues status for sales and refinancing purposes, contact the Treasurer.

BOARD PROPOSES BUDGET

The Board of Directors worked on a proposed budget for 1993 at the October Board meeting. A copy of this budget is included in this Newsletter. Please take a moment to review the budget carefully.

The Board's responsibility and the current budgetary deadlines are defined in the Declarations of the Association. According to Section 6.02 of the Declarations, the Board must publish a budget for the coming fiscal year by November 30. The annual assessment period is defined there to be the calendar year, January 1 to December 31. The assessments begin January 1. Each February, ROIA holds its annual homeowners meeting. At this meeting, the homeowners vote for Directors to fill any Board vacancies, as well as vote on By-Laws changes. According to the Declarations, the budget and assessments for the calendar year must already be in place and working before the annual meeting.

In order to meet the required schedule, the Board has adopted a budgetary process that will factor in homeowners' comments. First, the budget will be formulated and published for the homeowners by the first week in November. This year, the budget is being published in this newsletter. Second, all homeowners with comments or questions regarding the budget are invited to attend the regular November Board of Directors meeting. Any modifications to the budget as a result of the November Board meeting will be published for the homeowners on or before November 30th, in the newsletter. That budget will be the final budget for the next fiscal year, in accordance with the Declarations.

The proposed budget follows this article. The annual assessment is derived from dividing the proposed budget by 64. Past history has shown that the average number of lots that pay their assessments is 64. The proposed annual assessment of \$126.00 is unchanged from the 1992 value.

If you have any comments or questions on the budget, please plan to attend the next Board meeting to be held on Thursday, November 19 at 7 P.M. at the Koenigs' house, 2S 530 River Oaks Dr. The meeting is scheduled a half hour earlier than normal to accommodate homeowners who may wish to attend. The discussion of the Budget will be the first item on the agenda for the meeting. If there are no changes, the proposed budget you see here will become final and will carry us through December, 1993.

PROPOSED BUDGET FOR 1993:

Entertainment	\$300.00
Financial Review	500.00
Insurance	180.00
Landscaping	5,700.00
Newsletter	375.00
Nominating	100.00
P.O.Box	10.00
Attorney	200.00
Property Taxes	75.00
Treasurer(Billing Costs)	125.00
Discretionary	499.00
TOTAL	\$8,064.00

**PROPOSED ANNUAL ASSESSMENT:
\$126.00**

BEWARE !

Every day, children wait for a bus in front of Lot 66, or have to walk up to Rt. 59 along this property. PLEASE tell your children to stay off the grass. The grass can take quite a beating from games of tag, as well as short cuts of the older kids who cut across the lawn as they go to their bus stop.

The vacant house on Lot 63 has recently attracted the interest of the youngsters of our subdivision. The building has sustained damage and is considered dangerous. PLEASE tell your children to stay away from this house!



River Oaks has some very good neighbors, who on their own initiative, donate time and energy to improve our subdivision. We would like to thank two sets of neighbors here for their recent work in River Oaks.

Jan and Ross Stern, Lot 62, have been mowing the grass all summer long in front of Lot 63, which is vacant. We appreciate their efforts in keeping River Oaks looking trim. We also appreciate their efforts to get the City involved in the care of the Lot, as well as keeping an eye on this property, which is becoming an unfortunate attraction to young people. Thank you, Jan and Ross.

Chris and Craig Carlson, Lot 8, removed sod from their property for their latest project and placed the sod on the hill in the Upper Common Area near the river. Not only did they donate this sod to an area which was very sparse on grass, they also watered the sod to help it get established. They have done this before, sodding the other half of the hill several years ago, and both sides now look quite lush, thanks to their efforts. Thank you, Chris and Craig.

PARKWAY TREE ROUNDUP



This is the fifth and "final" feature describing the varieties of trees planted in our parkway this Spring in the River Oaks Parkway Tree Program. We're not out of the woods yet, though - next month's Oak Leaves will cover the four additional species of trees we were able to obtain as replacements for parkway trees that didn't survive.

ZELKOVA

The Zelkova is an oriental relative to our native elms. It has similar oval, sawtooth-edged leaves, and a similar, "vase-shaped" branching pattern. In the wake of Dutch Elm Disease, the Zelkova has been touted as one solution to the problem of finding a replacement for the very disease-susceptible American Elm. Zelkovas are rugged and tolerant of our midwest clay soils, and grow at a fast rate (2 feet or more per year) to a height of 50 to 80 feet. Our seven parkway Zelkovas are of the 'Village Green' cultivar, which tends to be hardier and colors redder in the Fall than most Zelkovas.

SUGAR MAPLE

The Sugar Maple is the quintessential Autumn tree. Although it is relatively slow-growing (about 1 foot / year), and is somewhat more finicky as to soil and drainage than most other maples, its gorgeous yellow, orange, and red Fall color display is worth any extra trouble. The sap from virtually all trees can be used to make syrup and sugar, but the Sugar Maple is by far the most prolific source. Sugar Maples can reach 120 feet in height in the wild, but typically top out at 60 to 75 feet in urban plantings. There are six Sugar Maples in our parkway.

HONEYLOCUST

Like the Kentucky Coffeetree, the Honeylocust has large 'doubly compound' leaves composed of dozens of small leaflets, although the Honeylocust's leaflets are more petite than the Coffeetree's. The Honeylocust species features wicked three-pronged spikes along branches and trunk, however the more popular varieties developed for landscape use since the 50's are thornless. We have four Honeylocusts in our parkway - two each of the 'Sunburst' and 'Shademaster' varieties, both of which have no thorns and grow to be about 40 feet high. Honeylocusts are fast-growing (2 or more feet per year), especially in their first 10 years. Their Fall color is a clear, bright yellow.

LIGHT BRIGADE



To all interested homeowners who are annoyed by the lights in the parking lots of the Country Ridge Apartments:

There will be a meeting with the manager of the apartments on Wednesday, October 28, followed by a walk-through of the parking lot with their maintenance man to identify, and hopefully adjust, the lights to be less obtrusive. If you are being annoyed by any of these lights, please plan to attend so that they know which lights are bothersome. Well-lit homeowners will meet at Chris Noffsinger's house, 2S 611, at 4:45 P.M. on October 28 and then walk to Country Ridge.

NEW TREE NURSERY IN RIVER OAKS

Oak Leaves is pleased to report the establishment of the River Oaks Tree Nursery! You are most cordially invited to stroll down by the river and take a look!

WHERE:

The nursery is located near the river along the north boundary of the lower common area. It occupies about 640 square feet in an unused portion of the commons, just beyond the large willow tree in the middle of the area. This spot is just about ideal for a tree nursery - it gets plenty of sun, yet receives shelter from winds.

WHY:

The purpose for having our own small tree nursery is to give River Oaks a very low-cost means to replace any future parkway tree losses, as well as to provide new trees for any future landscaping projects in our Common Areas.

HOW:

Potential nursery locations were surveyed by members of the Board and the Landscaping Committee. An out-of-the-way area, with sufficient sun, and above the normal high water mark of the river, was selected. J.U.L.I.E. was called to confirm that no underground utilities were in the area. River Oakers rented a rototiller to prepare the soil, and brought in two pickup loads of mulch. Next, an unobtrusive but sturdy 28-inch high 'rabbit guard' galvanized wire fence with two closable gate openings was added, supported by treated 2 x 2 inch posts driven into the ground (no concrete needed) at about five-foot intervals. Several Oakers volunteered seedling trees for the nursery, including some trees which were mail-ordered expressly for this purpose. Finally, the trees have been planted, in batches, over the past couple of weeks, with more on the way.

INITIAL COST AND MAINTENANCE:

A total of \$100 was budgeted by the Board for establishment and stocking of the nursery. Since

the fence posts and all of the trees initially planted have been donated, the only costs have been for rototilling, fencing and mulch, bringing the project in well under budget. The only future ongoing expenses (probably under \$50. per year) will be for fertilizing, occasionally replenishing mulch, and restocking as trees are removed. For those who have never ordered seedling nursery stock, two-foot trees generally cost about a dollar or two apiece. The manual labor required for the Landscaping Committee to maintain the nursery will be quite low. Following the successful practice of the City of Warrenton tree nursery and other nurseries, we do not intend to provide supplemental watering for the trees. A substantial layer of mulch will hold moisture in; during extreme drought (and during planting), trees can be watered by bucket from the river.

THE TREES:

At the time of the October Oak Leaves publication, 43 trees have been planted, with another 20 or so expected to be planted soon. The tree species represented in the nursery (or on order) are: Green Ash, River Birch, cottonless Cottonwood, hybrid Elm, American Linden, Littleleaf Linden, Red Maple, Red Oak, Swamp White Oak, London Planetree, hybrid Poplar, Sweetgum, Tuliptree, hybrid Willow, and Zelkova. These trees presently range in height from roughly six inches to six feet, with most being in the two- to four-foot range.

YIELD:

Because the nursery was planted with a mix of trees of various sizes and growth rates, they will be ready for landscape use at different times. We expect that our baby trees will spend from one to six years in the nursery before they are big enough (roughly one inch trunk diameter) to be transplanted. Some trees (such as the hybrid Willows) will be ready for transplant after just one year. After the first year or two, we can expect a yield of about half a dozen landscape-ready trees of various species per year from the nursery.



STRIP MANEUVER

A potentially dangerous, and definitely illegal, traffic maneuver is occurring at the entrance to our subdivision. When a car pulls out of River Oaks into the southbound lanes of Rt. 59, it must drive through the opening in the median strip and then make the turn. Many cars have been veering left in a broad turn that crosses the median strip to the left of the opening.

This is dangerous. There have been several close calls where one car properly went around the median strip through the opening, with the car behind it driving over the median strip and nearly colliding with the driver's side door of the first car.

This is also illegal. According to Section 11-708 (d) of the Motor Vehicle Code,

"No vehicle may be driven over, across, or within any such dividing space, barrier, or section [that divides the highway, i.e. the median strip], except through an opening in the physical barrier, or dividing section, or space, or at a cross-over or intersection as established by public authority."

Please follow the rules, avoid an accident, and also avoid a traffic ticket.

This Newsletter is brought to you by your friendly Newsletter Committee, consisting of:

Becky Christiansen, Chairman, 393-4946

Marnie Sinnott, 393-2808

Chris Noffsinger, 393-4388

Tom Sinnott, 393-2808

Please let one of the committee members know of anything you might want included in the Newsletter.

HAPPY BIRTHDAY, OCTOBER KIDS !



Rebecca Noffsinger
Melissa West
Kristine Boivin
Michael Ryan Soelke
Ryne Brackmann
Tiffany Durso
Stephanie Carlson

NOTICES

BABYSITTER

Jacque Salyer
393-7645
Experienced with all ages
Responsible
Reliable

TREASURER'S REPORT

ROIA CHECKING RECONCILIATION SUMMARY 10/15/92

BANK STATEMENT - CLEARED TRANSACTIONS:

Previous Balance:	\$4,977.97
Checks and Payments: 2 Items*	-446.25
Deposits and Other Credits: 2 Items**	66.58
Ending Balance of Bank Statement:	<u>\$4,598.30</u>

UNCLEARED TRANSACTIONS:

Cleared Balance:	\$4,598.30
Checks and Payments: 4 Items†	-863.45
Deposits and Other Credits: (Dues)	30.00
Register Ending Balance	<u>\$3,764.85</u>

* Includes

Common Area Mowing	-437.88
Bank Charge	-8.37

** Includes

Dues	60.00
Interest Earned	6.58

† Includes

Parkway Trees	-412.78
Landscaping	-48.78
Treasurer	-11.78
Common Area Mowing	-390.11

meeting. Motion made by Paul, seconded by Joe. Motion passed unanimously.

TREASURER'S REPORT: Joe reported that the bank account has a present balance of \$3,764.85. He is looking into the most cost efficient type of bank account to use. The dues notices for the last quarter have gone out.

DISCUSSION: Regarding the formulation of budget categories. It was decided that instead of having separate postage and copying categories, these amounts would be subdivided and included under the individual committee or office which would use these services.

MOTION: To accept the treasurer's report. Motion made by Becky, seconded by Paul. Motion passed unanimously.

RESOLUTION ON BUDGET PROCEDURE: The following resolution on budget procedure was unanimously accepted by the Board.

1) The proposed budget for the next fiscal year will be published by the first week in November for the homeowners to review.

2) Any homeowners with questions or comments about the proposed budget should present them to the Board at the November Board meeting.

3) The final budget accepted by the Board would be published by November 30.

LANDSCAPING: Mark explained that the budget estimate for this Committee would include the full number of weekly mowings of the Common Area, which would be necessary if the weather is perfect.

NEWSLETTER: Becky requested that the budget include money for ads for the annual River Oaks garage sale.

BY-LAWS: Tom explained that the Committee has finished their review of the By-Laws and will submit proposed changes to the Board for their review.

DISCUSSION: If the Declarations are modified next year, this will require money for attorney review and for the certified mailings to the mortgage holders of all lots.

PROPOSED BUDGET FOR 1993:

Entertainment	\$300.00
Financial Review	500.00
Insurance	180.00
Landscaping	5,700.00
Newsletter	375.00
Nominating	100.00
P.O.Box	10.00
Attorney	200.00
Property Taxes	75.00
Treasurer	125.00
Discretionary	499.00
TOTAL	<u>\$8,064.00</u>



October 15, 1992

PRESENT: Tom Sinnott, Mark Moore, Paul Koenig, Kathryn Costlow, Joe Lanute, Becky Christiansen

ABSENT: Chris Noffsinger

Meeting was called to order by Tom at 7:50 P.M.

MOTION: To accept the minutes of the September

DISCUSSION: The income of the association will be calculated assuming income from 64 homes. This has been the case for the past two years, with approximately two lots per year having liens for non-payment of dues.

ASSESSMENTS: The annual assessment per lot would be kept at the present level of \$126.

OLD BUSINESS:

ANDEN: The Board briefly discussed the latest status of the law suit. The City Of Warrenville is waiting for a response from Anden to their latest settlement requirements.

GARBAGE COLLECTION TIME: Tom showed the Board the letter he had written to the City, to ask

their help in seeing that Fox Valley Disposal Company not begin trash pick-ups earlier than the 6 A.M. allowed in their contract.

SUMP PUMP PROBLEMS: Homeowners with sump pump discharge that adversely affect River Oaks need to be contacted to determine solutions.

MOTION: To adjourn the meeting at 9:35 P.M. Motion made by Paul, seconded by Joe. Motion passed unanimously.

Next Board meeting will be on Thursday, November 19, at 7 P.M. at the Koenigs', 2S 530 River Oaks Dr. The first item on the agenda for this meeting will be the proposed budget.

Submitted by Becky Christiansen

MORE TASTES OF RIVER OAKS !

Here are six more recipes we enjoyed at the Taste of River Oaks. The recipes are

Taco Dip from Ana Vainisi

Bar B Q Baked Beans from Linda Saxton

Potato Casserole from MaryAnn Hulse

Crab and Cheese Dip from Lois Hitchcock

Tomatoes Vinaigrette from Lois Hitchcock

Bar B Q from Cheryl Soelke

Thank you, Ana, Linda, MaryAnn, Lois and Cheryl for sharing these recipes with us.

Won't you please consider sharing your recipe with us in the newsletter? Just drop off the recipe to one of the newsletter committee members.

Taco Dip from Ana Vainisi

In a 13 x 9 glass dish, layer the following:

- 1) 1 can Frito Lay Bean Dip
- 2) 8 oz. sour cream, 1/4 cup mayo and 1/2 pkg taco seasoning, mixed together.
- 3) 3 or 4 mashed avocados mixed with lemon juice, romano cheese, tabasco sauce, salt & pepper (or substitute 2 pkg of frozen guacamole)
- 4) Top with chopped green onion, chopped black olives, chopped tomato, shredded cheddar cheese and dollops of salsa here and there.

Serve with a bowl of tortilla chips.

Bar B Q Baked Beans from Linda Saxton

- 1 can (15 1/2 oz.) navy beans
- 1 can (15 1/2 oz.) kidney beans
- 1 can (15 1/2 oz.) pork and beans
- 1 12 oz. bottle smoked flavor Open Pit Bar B Q Sauce
- 2 pounds hamburger meat
- 1 envelope onion soup mix

Brown meat and drain. Combine all ingredients in a large roasting pan and place in preheated 350° oven for 2 hours. Stir occasionally. If mixture seems to dry out, cover for last 30 to 45 minutes.

Potato Casserole from MaryAnn Hulse

- 6 large potatoes
- 1/2 cup butter
- 2 cups sharp cheddar cheese, grated
- 2/3 cup chopped green onions
- 1 cup milk
- 2 cups sour cream
- salt & pepper

Boil potatoes in jackets, and chill. Peel and grate. Next melt butter, add cheese, onions, sour cream, and milk. Place potatoes in 2 1/2 qt. buttered casserole and pour cheese mixture over potatoes. Bake at 325° for 1 hour.

Crab/Cheese Dip from Lois Hitchcock

- 1 cup Crab Meat (canned or frozen)
- 1 cup Mayonnaise (not Miracle Whip)
- 1 cup Shredded Cheddar Cheese
- 1/4 cup minced green onions

Mix together and heat to melt cheese. Serve with crackers or bread.

Tomatoes Vinaigrette from Lois Hitchcock

- 6 tomatoes, diced
- 1/2 cup olive oil
- 3 Tbsp. wine vinegar
- 1 tsp. dried oregano leaves
- 1/2 tsp salt
- 1/4 tsp pepper
- 1/4 tsp dry mustard
- 1 clove garlic, crushed
- 1/4 cup green onions, finely chopped
- 1 Tbsp. snipped parsley

Shake oil, vinegar, oregano, salt, pepper, mustard and garlic; Pour over tomatoes. Cover and refrigerate, mixing salad occasionally, at least 2 hours.

Bar B Q from Cheryl Soelke

- | | |
|-----------------------------------|-----------------------------------|
| 2 lbs. ground chuck | 1/2 cup ketchup |
| 1 medium onion, finely diced | 1/4 tsp. tabasco sauce |
| 1 - 2 stalks celery, finely diced | 1 1/2 tsp. chili powder |
| 1/2 green pepper, finely diced | dash of salt and pepper, to taste |
| 1 can of tomato soup | 2 Tbsp. brown sugar |
| 1 small can tomato sauce | |

Optional: 1/2 cup water and small amount of pickle juice can be added to thin sauce a little

Brown ground chuck, onion, celery, and green pepper together in frying pan. Drain off; then add the remaining ingredients and heat thoroughly. Serve on hamburger buns.